BOOK 880 PAGE 401

SECTION 3.08. Payment in full may be made after 24 months from date on any interest payment date upon payment, in addition to accrued interest, of a sum equal to 2% of the Principal Amount if paid during the third year and of a same equal to 1% of the Principal Amount if paid during the fourth year.

SECTION 3.09. Upon completion of construction and the full advance of the sum of \$5,240,000.00 on account of the Principal Amount, the Premises and the Improvements thereon described herein shall be the sole security for the payment of the Note.

SECTION 3.10. The Mortgagee is under no obligation to advance any amount on account of the Principal Amount over \$5,240,000.00 until such time as the income from the Mortgaged Property achieves a gross income level of \$902,000.00 per annum based on tenant leases acceptable in form to the Mortgagee at which time the sum of \$80,000.00 will be advanced.

SECTION 3.11. Upon payment in full of the principal amount advanced and all accrued interest and any other costs or amounts advanced under the terms of this Mortgage and/or the Building Loan Agreement, the Mortgagor shall be entitled to a release and reconveyance of the premises and the improvements at its own cost and expense.

IN WITNESS WHEREOF, this Mortgage has been duly executed by the Mortgagor.

Jerry\Wolman

SIGNED, SEALED AND DELIVERED

H THE PRESENCE OF:

Witness

John W. Underwood

1 Vila

Witness

Yvette M. DiGiacinto